

Quarterly Report



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3rd. Quarter 2003, Report No. 37

July—September 2003

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- GE Capital Assurance (formerly AMEX)
- John Hancock
- New York Life Insurance Company

This Quarter

To Date

Applications Received:

6,309

73,809

Applications Denied:

960

12,857

Applications Pending & Withdrawn:

0

0

Policies Purchased:

5,349

60,952

Policies Dropped (voluntarily & for un- known reasons):

773

5,657

Policies Not Taken Up: (dropped within 30 days of purchase)

548

3,071

Total Policies In Force (Active):

4,028

52,188

Number of Policyhold- ers Who Received Ser- vice Payments:

186

587

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I. Quarterly and Cumulative Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Con- sumers Who Called Toll-Free	168	25,167 (CARE445)

I. Quarterly and Cumulative Statistics

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	57	62
Target Age (55-74)	2,578 (64%)	37,171 (71%)
Other Ages	1,450 (36%)	15,017 (29%)

Gender:

Male	1,692 (42%)	21,265 (41%)
Female	2,336 (58%)	30,923 (59%)

Marital Status:

Married	2,859 (71%)	35,807 (69%)
Not Married	1,088 (27%)	16,041 (31%)
Unknown	81 (2%)	340 (<1%)

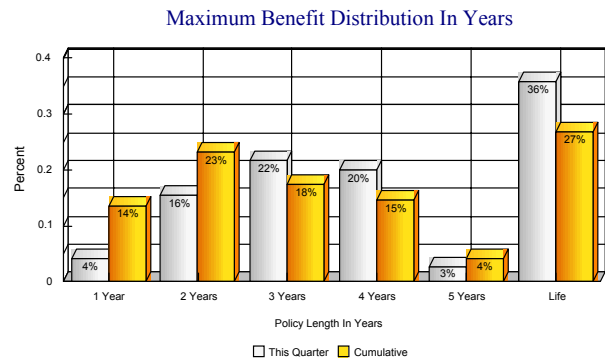
Policy Type:

Comprehensive	3,988 (99%)	48,989 (94%)
Nursing Home	40 (1%)	3,199 (6%)

Purchase Type:

First Time Purchase	3,867 (96%)	49,016 (94%)
Upgrade	40 (1%)	842 (2%)
Replacement	121 (3%)	2,322 (4%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	4,028 (100%)	52,188 (100%)

II. Maximum Benefit Amounts Distribution



Maximum Benefit (In years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtr. # Policies	169	626	874	807	108	1,444	4,028
This Qtr. %	4%	15%	22%	20%	3%	36%	100%
Cumulative # Policies	7,120	12,061	9,152	7,619	2,218	14,018	52,188
Cumulative %	13%	23%	18%	15%	4%	27%	100%

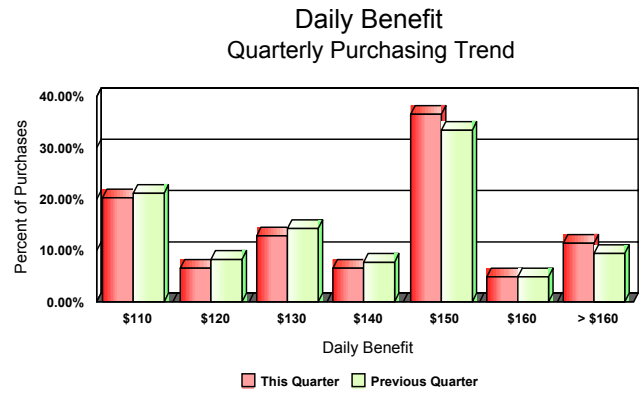
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	56%	68%	72%	73%	52%	73%	71%
Female	61%	57%	58%	57%	56%	60%	58%
Avg. Age	63	64	59	58	45	55	58
Target Ages	70%	71%	73%	70%	73%	50%	64%
New Purchase	96%	97%	98%	97%	100%	95%	96%
Comprehensive Policy	92%	99%	99%	100%	99%	100%	99%

III. Daily Benefit Distribution

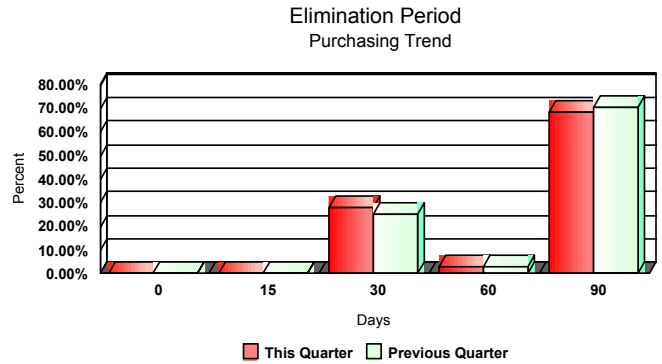
Daily Benefit	This Quarter	Previous Quarter
\$110	819 (20.33%)	(21.39%)
\$120	268 (6.65%)	(8.29%)
\$130	523 (12.98%)	(14.32%)
\$140	276 (6.85%)	(7.91%)
\$150	1,476 (36.66%)	(33.57%)
\$160	200 (4.97%)	(4.99%)
More than \$160	466 (11.56%)	(9.53%)



IV. Elimination Period Distribution

(at time of purchase)

Days	This Quarter	Previous Quarter
0	0.13%	0.57%
15	0.21%	0.19%
30	28.03%	25.09%
60	2.89%	3.39%
90	68.75%	70.76%



V. Age of Policyholders

(at time of purchase)

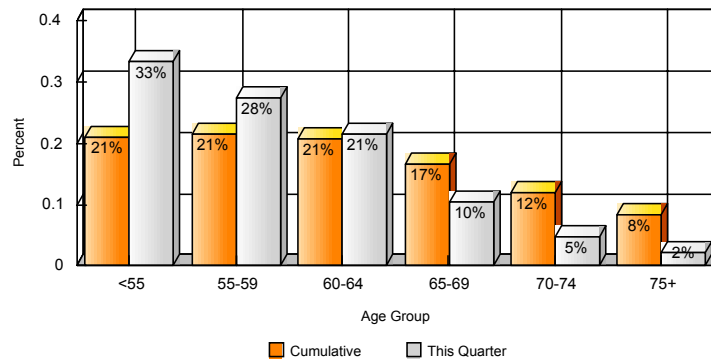
Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Qtr. # Policies	1,346	1,110	866	422	191	93	4,028
This Qtr. %	33%	28%	21%	10%	5%	2%	100%
Cumulative # Policies	10,925	11,204	10,799	8,655	6,292	4,313	52,188
Cumulative %	21%	21%	21%	17%	12%	8%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

Policyholders Age Distribution

By Age Group



VII. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative*</u>
Number of policyholders to date, who have qualified to receive benefit payments	30	765
Total asset protection earned by all policyholders who received benefits	\$1,137,739	\$13,718,466
Number of policyholders currently in benefit/payments made	186	N/A
Number of Policyholders that have exhausted benefits	6	63
Total asset protection earned to date by policyholders that have exhausted benefits	\$463,355	\$3,363,133
Number of policyholders that died while in benefit	33	227
Total remaining asset protection that will NOT be accessed due to policyholders demise while in benefit.	\$1,229,162	8,963,288
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2003	1	20
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2003	N/A	\$1,055,558

*NOTE: Data is audited on an ongoing basis. For this reason, some cumulative figures may show adjustments made during the current quarter , that on the surface may not appear to consolidate with the previous quarter cumulative figures.

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (186) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (765) by Type of Service
Skilled Nursing Facility	8%	10%
Assisted Living Facility/RCF	26%	24%
Other Alternative Housing	1%	2%
Home Health Aide Services	15%	14%
Adult Day Care (health & social)	2%	1%
Attendant Care	8%	15%
Personal Care	20%	19%
Homemaker (no-personal care)	1%	<1%
Chore Services	4%	1%
Personal Emergency Response System	1%	<1%
Care Planning (benefit cost)	4%	<1%
Coordination (benefit cost)	3%	<1%
DME	1%	<1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Care Management Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (186) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (765) by Type of Service
Assessment & Care Planning	15%	7%
Assessment Only	7%	10%
Care Planning Only	6%	9%
Monitoring Only	51%	53%
Reassessment Only	19%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

The California Partnership for Long-Term Care 3rd. Quarter of 2003 Quarterly Report



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